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ABSTRACT

This manual is a compilation of state policies in consumer education. It is based on a national survey, conducted in 1978 by the Education Commission of the States (ECS), of the 50 states and Washington, D.C. Intended for use by policymakers, administrators, curriculum specialists, and consumer educators, the manual defines consumer education as including consumer decision-making, economics, personal finance, and consumers' rights and responsibilities. Section I provides a comparative overview of each state's policy. Presented in chart format, the data include whether the state has a policy; year of adoption; who developed the policy (i.e., legislature, state board of education); type of policy; specific requirements at state, local, and student levels; instructional format required; and program content required. Section II presents each state's policy. Information is given on source and adoption of each policy, exact wording of the policy as furnished by each state to ECS, and comments about related activities that go beyond the specifications of the existing policy. In section III state-level policies and programs have been combined to provide an analysis of each state education agency's activities. For each state, tabular data indicate program content areas, types of students who receive instruction, program structure, availability of performance studies, and relationship of the consumer education program to existing basic competencies programs. Section IV lists resource materials and personnel for consumer education in each state. (AV)

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STATE CONSUMER EDUCATION POLICY MANUAL

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January, 1979

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CONTENTS

I. Policy Summaries. 1

II. State Policies. 22

III. Policy/Program Analysis: Instruction 83

IV. Policy/Program Analysis: Related Issues. 95

V. Resources 103

INTRODUCTION

This manual is a compilation of state level policies in consumer education. The information reported is based on a national survey carried out by the Education Commission of the States (ECS), in the spring of 1978, of the 50 states and Washington, D. C.[1] Telephone interviews were conducted and written survey forms were mailed to representatives of state education agencies in the 51 jurisdictions. Robert J. Alexander, consultant, reviewed and analyzed the responses, verified the accuracy of the information regarding each state, and developed this manual. The verification procedure, followed in January, 1979, was to telephone each chief state school officer and explain the purpose of the call, with referral then being made to an appropriate individual. In some states the verifying individual had completed the original survey. Most frequently, however, the verifying person had not completed the survey. Mr. Alexander reviewed with those individuals the sections in this manual that made reference to their state policies and programs. In each instance, the analysis was determined to be accurate.

There are, however, two possible sources of error in this report: first, telephone rather than written verification is subject to misinterpretation; and second, policies are not static; that is, they are in a constant state of change. Hopefully, this manual will encourage readers to review state policies in light of the provided information and to up-date their own policies if appropriate. In that case, this manual will become outdated.

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[1] Information collected from additional U. S. territories was not incorporated into the findings, due to incomplete and/or noncomparable data.

The policies listed here can be divided into several categories and subcategories, and they can be analyzed in a variety of ways. Because this manual is intended for a number of audiences: policy-makers, administrators, curriculum specialists, consumer educators, etc., the policies are analyzed in several ways. Different readers will find some analyses more useful than others. It is hoped that everyone will find one or more of the analyses appropriate for his or her own interests. In addition, every policy received has been duplicated in its entirety so that it can be reviewed from additional perspectives.

There are two areas related to the policy analyses that are important to clarify at the outset: the policy requirements and the instructional content. For the purposes of this report "requirements" are those actions that must be taken; i. e., they are mandated. In those states with policy requirements, ECS staff has been careful to distinguish between three levels: state education agency (SEA), local education agency (LEA), and student. Requirements at the SEA level indicate there is a policy mandate for action on the part of the state education agency. Requirements at the LEA level indicate each school district must follow a course of action. Requirements at the student level indicate students must receive instruction in consumer education. Careful attention must be paid to these differences. For example, an LEA may be required to "offer" instruction but students may not be required to receive instruction. Therefore, whether or not this example is a "mandate" is subject to interpretation; some consumer educators would consider it such, others would not. Briefly, then, only those actions that must be taken are listed as requirements.

Staff has tried to clarify between required availability to students and required attendance by students.

A broad content perspective of "consumer education" policies has been adopted for purposes of this analysis. Consumer education is defined to include four general areas: consumer decision-making, economics, personal finance, and rights and responsibilities. Consumer decision-making includes instruction in topics such as attitudes, values, choice-making, and needs vs. wants. Economics includes basic economics, free-enterprise, and/or consumer economics. Personal finance includes the principles of buymanship and money management. The area of rights and responsibilities includes consumer protection, laws and regulations, consumer redress mechanisms, and the responsibilities of consumers in the American economic system. Within the manual, when one of the four areas is listed as part of the policy "content," it means that at least some -- but not necessarily the entire area -- is included in the policy. As a consequence of this broad perspective, readers will find analyses of policies entitled not only consumer education but also free enterprise economics, consumer economics, etc. Furthermore, while ECS staff considers certain policies to be consumer education, such as free enterprise course requirements, that is not to be construed as an indication that the policy-making body would agree.

Each section of the manual begins with a narrative that describes the policy analyses within that section and the assumptions and/or biases that directed those analyses. Furthermore, in some states, discrepancies between state policies and actual programs in the LEA occur. In this manual, the intent of the policy is reported rather than actual practice at the LEA level.

One final caveat is necessary. Every state has submitted a plan under the Vocational Education Act (P. L. 94-482) which includes "Consumer and Homemaking Education." Therefore, it is assumed that every SEA has a policy and program to the extent that the vocational education plan includes consumer education. However, these plans are cited only if the SEA personnel responding to or verifying the accuracy of the survey included them. As a result, the preponderance of information included in this manual is related to policies that have been adopted that are specifically related to consumer education rather than existing as part of a broader policy or program. All exceptions to this statement are explicitly noted.

I. Policy Summaries

This section is designed to provide an overview of each state's policy. A capsule summary of state policies is provided by the chart, State Policy Key. Thirty-seven states plus Washington, D.C. have specific policies that incorporate topics of consumer education as defined in the Introduction. In states that have more than one policy, the most definitive policy is included in the Policy Key. Thirteen states do not have policies beyond those that appear in the state vocational education plans. Of the thirty-eight policies, thirty-six are definitive statements endorsing consumer education while two policies are part of a state competency policy that has consumer education as a specific component. Seven of the policies have no requirements; they "urge" or "encourage" consumer education but do not mandate it.

Thirty-one states have specific requirements or mandates. Six mandates apply only to the state education agency (SEA) and not to local education agencies (LEA). Generally speaking, these six policies required the development of consumer education guidelines. One state (Pennsylvania) requires the LEA to offer a course but does not require students to take it. Twenty-four states mandate that students receive instruction. While the chart classifies these latter states as having "student requirements," they would obviously imbed the LEA requirement of providing instruction. Indeed, most of these twenty-four states require the SEA to provide assistance to LEA's.

In the states with instructional mandates, seven require a high school course for graduation.[2] Eighteen states require a "program," extending from grades K-12 in eleven states, from 8-12 in one state, and from 9-12 in seven states. In six of these nineteen states, the program may be a course at the option of the LEA.

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[2] Oregon has both a course and program requirement. Therefore, while there are twenty-four states with student mandates, there are twenty-five different requirements.

Following the State Policy Key, the remainder of this section consists of charts that provide a fuller summary of each state's policy. The columns of this chart give the following information:

1-2. Whether or not the state has a policy.

3. The year the policy was adopted.

4-6. Who developed/adopted the policy, the legislature (Leg.), the State Board of Education (SBE), or the Chief State School Officer (CSSO).

7-10. The Type of policy--state law, resolution, policy statement, or regulation.

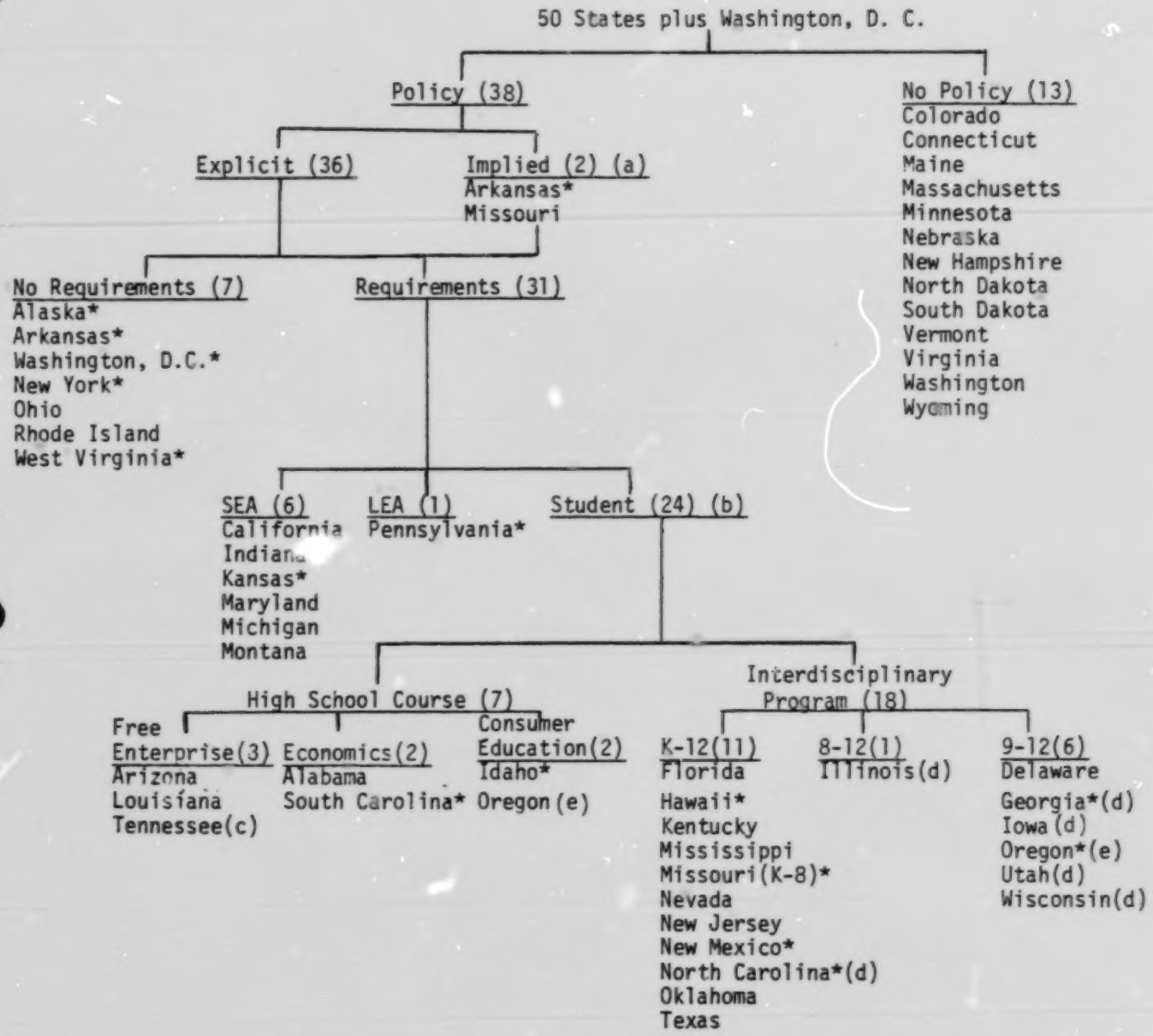
11. The policy requirements (mandates) for the state education agency (SEA), the local education agency (LEA), and students. These indicate actions that must be taken at one or more of these levels.

12. The instructional format indicated by the policy--i.e. whether the result is a 1) course, or 2) an integrated/infused/inter-disciplinary program.

13. The content of the instruction indicated by the policy--i.e. which areas will be dealt with: consumer decision-making, economics, personal finance, and/or rights and responsibilities.

The exception to the described analyses occurs whenever states are noted as having no policy, but where entries have been made in the "format" and/or "content" columns (for example, Arkansas and Colorado). These entries mean that -- according to the survey response -- while there is not a state policy, the SEA is implementing a consumer education program with the designated format and content.

STATE POLICY KEY



(a) An "implied policy" means there is no definitive consumer education policy. However, consumer skills and knowledge are included in a state adopted competency program.
(b) By implication, if the requirement is that students receive instruction, then there is a requirement for LEA's to provide instruction.
(c) The SEA believes this to be a "free enterprise" mandate and does not believe a consumer education course would satisfy legislative intent.
(d) At the option of the LEA the "program" may be a separate course or parts of courses.
(e) Oregon has both a course and/or program requirement.
* State Board of Education (SBE) Policies; others are legislative.

I. SUMMARY POLICY ANALYSIS

State	Policy Yes	Policy No	Date	Source[a] Leg	Source[a] SBE	Source[a] CSSO	Type[b] Law	Type[b] Resol.	Type[b] Pol.	Type[b] Reg.
Alabama	X		1)1963	X			X			
			2)1975*	X			X			
			3)1975		X			X		
			4)1978		X				X	
Alaska	X		1963		X				X	
Arizona	X		1971	X			X			
Arkansas		X								
California	X		1)1973	X				X		
			2)1974*	X			X			
Colorado		X								
Connecticut		X								
Delaware	X		1974	X			X			

* Selected for entry in Policy Key in this report.

I. SUMMARY

State	Program Considerations: C		
	Requirements	Format	Content
AL	1) LEA must offer instruction	Integrated into economics or other social studies.	Comparative freedoms of communism vs. democracy.
	2) LEA must provide instruction. Students must receive inst.	A two-semester course for all 12th grade students integrated into K-12 curriculum.	Economics (with emphasis on Free Enterprise and Consumer Economics)
	3) None		
	4) Teacher certification	One-semester course for all teachers.	Economics (with emphasis on Free Enterprise and Consumer Economics
AK	None	As part of State Vocational Education Plan.	Not specified.
AZ	SEA must develop curriculum guide. LEA must offer instruction. High school students must receive inst.	One-semester course of study as a graduation requirement.	Free enterprise economics.
AR	None	Part of high school Practical Education Program (PEP).	Personal finance
CA	1)None	"programs of consumer education"	Consumer decision-making Economics Personal finance Rights and responsibilities
	2)SEA must develop matls.	"one-semester instructional program in consumer economics	Consumer decision-making Economics Personal finance Rights and responsibilities
CO	None	Part of home economics, social studies, and business education instruction.	
CT	None	Part of consumer and homemaking education.	
DE	SEA must develop a plan for integrating consumer education. LEA must provide instruction. High school students must receive inst.	Units introduced into social studies and other subject areas.	Consumer decision-making Economics Personal finance Rights and responsibilities

I. SUMMARY

State	Policy Yes	Policy No	Date	Source Leg	Source SBE	Source CSSO	Type Law	Type Resol.	Type Pol.	Type Reg.
District of Columbia	X				X				X	
Florida	X		1974	X			X			
Georgia	X		1)1971	X				X		
			2)1976*		X				X	
Hawaii	X		1)1970	X				X		
			2)1972*		X				X	
Idaho	X		1977		X				X	
Illinois	X		1967	X			X			

I. SUMMARY

State	Program Considerations: Requirements	Format	Content
DC	None	Consumer education should be included in school offerings.	
FL	SEA must assemble and develop instructional materials; and develop in-service/preservice programs. LEA must conduct a consumer education program. "Each student shall participate."	K-12 program	Consumer decision-making Economics Personal finance Rights and responsibilities
GA	1)No requirement. SEA "encouraged" to develop consumer education program.	K-12 program	Not specified except "comprehensive"
	2)LEA must offer instruction in "Contemporary Life Role Skills" to include those of a consumer. Students must receive instruction.	100 - 150 hours of inst. as part of high school graduation requirements (9-12)	Economics Personal finance
HI	1)None	Request it be provided in the public schools.	Not specified.
	2)Each school must include consumer education as part of curriculum.	No single course will be offered. Instruction will be infused K-12.	Consumer decision-making Economics Personal finance Rights and responsibilities
ID	High school students must receive instruction.	One-semester high school course required for graduation.	Consumer decision-making Economics Personal finance Rights and responsibilities
IL	LEA's must teach courses that include consumer education. Students must study courses which include consumer education.	Consumer education course is not required. The inst. may be part of other courses in grades 8 - 12.	Economics Personal finance

I. SUMMARY

State	Policy		Date	Source			Type			
	Yes	No		Leg	SBE	CSSO	Law	Resol.	Pol.	Reg.
Indiana	X		1975	X				X		
Iowa	X		1975	X			X			
Kansas	X		1)1972	X				X		
			2)1972*		X				X	
Kentucky	X		1974	X			X			
Louisiana	X		1)1972	X				X		
			2)1976*	X			X			
Maine		X								

I. SUMMARY

State	Program Considerations: Requirements	Format	Content
IN	SEA must assess existing instructional materials in consumer education and provide technical assistance to LEA's.	Assistance to be provided to LEA's through seminars for administrators and teachers.	Not specified except "consumer education."
IA	LEA's must offer instruction. High school students must receive instruction.	As separate courses or as parts of required courses within the state social studies requirements.	"General consumer education" "Economics" "Consumer economics" "Comparitive economics"
KS	1)SEA must assess effectiveness of LEA instruction in consumer credit and provide assistance to LEA's in incorporating it into the curriculum.	SEA to establish format.	Consumer credit
	2)SEA must develop model economic/consumer education curriculum.	Consumer education to be integrated into general curriculum for grades K-12.	Consumer decision-making Economics Personal finance Rights and responsibilities
KY	SEA must develop curriculum and assist LEA's in implementation efforts. LEA's must develop a policy and implement a program. Students must receive instruction.	Instruction to be conducted "in conjunction" with appropriate courses as part of an interdisciplinary elementary and secondary program.	Not specified beyond "consumer education."
LA	1)No requirement. SEA "urged and requested" to effectuate a compulsory "consumer credit education curriculum."	Not specified beyond "curriculum."	Credit use
	2)SEA must prepare a guide. LEA must provide instruction. High school students must receive instruction.	One-semester courses in grades 9 - 12 as a graduation requirement.	Free enterprise system.
ME			

I. SUMMARY

State	Policy		Date	Source			Type			
	Yes	No		Leg	SBE	CSSO	Law	Resol.	Pol.	Reg.
Maryland	X		1974	X				X		
Massachusetts		X								
Michigan	X		1974	X			X			
Minnesota		X								
Mississippi	X		1976	X			X			
Missouri		X								
Montana	X		1971	X				X		
Nebraska		X								
Nevada	X		1)1956*	X			X			
			2)1976		X				X	

I. SUMMARY

State	Program Considerations: Requirements	Format	Content
MD	SEA must study feasibility of implementing consumer education.	SEA developed a plan for integrating instruction K-12.	Consumer decision-making Economics Personal finance Rights and responsibilities
MA			
MI	SEA must develop and distribute a curriculum guide.	Guide may recommend instruction be either "a separate course or as parts of other courses."	Not specified by law beyond "consumer economics." SEA guide includes: consumer decision-making, economics, personal finance, and rights and responsibilities.
MN			
MS	LEA's must provide instruction. All students must receive instruction.	To be part of social studies, business, or homemaking education programs, grades 1 - 12.	Economics and the Consumer's Role in the American Economy
MO	All eighth grade students must take Basic Essential Skills Test. Failing students are retested annually.	There is a SBE approved program in economics as part of BEST.	Economics Consumer decision-making Personal finance Rights and responsibilities
MT	SEA must develop guidelines. No LEA requirement. LEA's urged to offer instruction.	None specified beyond "programs of study."	Consumer economics Personal finance
NE	None		
NV	1)All teachers to include "thrift" in their program.	"Lessons" to be included.	Personal finance
	2)No requirements. Recommend: SEA may develop K-adult "programs and materials," competencies, provide inservice, and develop cooperative efforts with the public.	Include consumer education as an integral part of the educational program.	Consumer decision-making Economics Personal finance Rights and responsibilities

I. SUMMARY

State	Policy Yes	Policy No	Date	Source Leg	Source SBE	Source CSSO	Type Law	Type Resol.	Type Pol.	Type Reg.
New Hampshire		X								
New Jersey	X		1)1975*	X			X			
			2)1975		X				X	
New Mexico	X		1978		X				X	
New York	X		1978		X				X	
North Carolina	X		1)1975	X			X			
			2)1977*		X				X	
North Dakota		X								
Ohio	X		1)1969*	X				X		
			2)1970	X			X			

I. SUMMARY

State	Program Considerations: Requirements	Format	Content
NH	None		
NJ	1)Consumer education must be included as part of "Thorough and Efficient" education.	To be provided for all students	Not specified.
	2)LEA's to help pupils acquire consumer skills and understanding.	Not specified in policy. SEA program assists LEA's to develop K-12 interdisciplinary instruction and courses.	Program specifies: Consumer decision-making Economics Personal finance Rights and responsibilities
NM	SEA must draft procedures for including consumer education in the public schools. LEA must provide instruction. Students must receive instruction.	Integrate into existing curricula (K-12) for all students.	Consumer decision-making Economics Personal finance Rights and responsibilities
NY	No requirements. SBE has established a goal that students be prepared to function as responsible consumers.	"Multi-disciplinary"	Consumer decision-making Economics Personal finance Rights and responsibilities
NC	1)LEA's must provide instruction.	Not specified except for "at the high school level." It may be taught as a separate course or as part of other courses.	Free enterprise system
	2)LEA's must provide instruction. Students must receive instruction.	As part of the required course of all K-12 students -- as part of social studies program	Economics Personal finance
ND	None		
OH	1)No requirement.SEA has developed an extensive program.	Interdisciplinary program for students K-12.	Consumer decision-making Economics Personal finance Rights and responsibilities
	2)$100,000 annual appropriation.		

I. SUMMARY

State	Policy Yes	Policy No	Date	Source Leg	Source SBE	Source CSSO	Type Law	Type Resol.	Type Pol.	Type Reg.
Oklahoma	X		1)1971	X				X		
			2)1974*	X			X			
Oregon	X		1972 revised in 1976		X					X
Pennsylvania	X		1977		X					X
Rhode Island	X		1968	X				X		
South Carolina	X		1977		X				X	
South Dakota		X								
Tennessee	X		1)1970	X				X		
			2)1974*	X			X			

I. SUMMARY

State	Program Considerations: Requirements	Format	Content
OK	1)SEA must develop guidelines.	Instruction to be integrated K-12 into existing courses of study.	Economics
	2)SEA must "adopt regulations to insure teaching of economic education." LEA must provide instruction. Students must receive instruction.	K-12, integrated into"social studies, business education, home economics, and other vocational courses" for all students	Consumer decision-making Economics Personal finance Rights and responsibilities
OR	High school students must receive instruction. Students must exhibit minimum competency in personal finance.	130 clock hours of instruction as a graduation requirement. Consumer competencies to be determined by LEA's (1981).	Consumer decision-making Economics Personal finance Rights and responsibilities
PA	LEA must offer instruction.	A high school course must be offered and provided if 15 students register.	Not specified beyond "consumer education."
RI	No requirements -- encourages and supports instruction.	LEA's to develop "comprehensive" programs in the secondary schools.	Not specified beyond "consumer education."
SC	LEA must provide instruction. High school students must receive instruction.	One-semester course required for graduation.	Consumer decision-making American economic system Personal finance
SD	None		
TN	1)No requirements -- encourages instruction.	Secondary courses which cover instruction in consumer education.	Personal finance
	2)SEA must establish and prescribe materials. SEA must include the free enterprise system in the prescribed course of study. LEA must provide instruction. Students must receive instruction.	One-semester course as a graduation requirement.	Free enterprise system Economics

I. SUMMARY

State	Policy Yes	Policy No	Date	Source Leg	Source SBE	Source CSSO	Type Law	Type Resol.	Type Pol.	Type Reg.
Texas	X		1)1973	X			X			
			2)1973	X			X			
			3)1977*	X			X			
Utah	X		1)1975	X			X			
			2)1977*	X				X		
			3)1977		X				X	
Vermont		X								
Virginia		X								
Washington		X								
West Virginia	X		1976		X				X	
Wisconsin	X		1973	X			X			
Wyoming		X								

I. SUMMARY

State	Program Considerations: Requirements	Format	Content
TX	1)SEA must develop materials. No LEA requirement -- LEA's may offer instruction.	Not specified beyond "unit of study."	Personal finance
	2)LEA offer instruction.	One-semester course required to be offered.	Free enterprise system
	3)SEA must adopt regulations to insure instruction. SEA must develop guidelines, implement inservice, recommend programs and "require all Texas public high schools to give instruction." Students must receive instruction.	Instruction shall occur in grades 1 through 12 for all students.	American economic system Consumer decision-making Personal finance
UT	1)High schools to offer instruction.	In accordance with the prescribed course of study.	Free enterprise system
	2)SBE shall offer instruction and "ensure that such classes are taught by competent teachers." Students receive in struction.	A course at the high school level or as parts of other courses	Free enterprise system
	3)Students must demonstrate competency as a consumer	Not specified -- each LEA is to determine the format and receive approval by SEA.	Not specified -- to be determined by LEA and receive approval by SEA.
VT	None		
VA	None		
WA	None		
WV	None		
WI	"Every public high school shall provide instruction . . ."	Instruction to be provided as either "part of one or more existing courses," or "in a separate course."	Consumer decision-making Economics Personal finance Rights and responsibilities
WY	None		

II. State Policies

This section presents each state's policy. In the heading on each of the following pages, the state is shown as having a policy or not. The source and adoption date of the policy are also included. In the "Policy" portion, the exact wording is presented--and usually a photocopy of the policy, as sent to ECS. For those few states from which existing policies were not received, summaries were prepared and the accuracy of those summaries was verified in the same manner as for all other entires in this manual.

In many states, there are activities at the SEA level that go beyond the specifications of existing policy. For most of these states, comments are included regarding their programs. Also in the comments section, policies that have been introduced but failed to be adopted are listed, to the extent that they were brought to the attention of staff. Finally, interpretative comments have been made, as appropriate.

II. State Alabama

Policy Yes X No ___ Date _____

Source(s) Legislature (1963 & 1975)

_____

Policy (ies)

Legislature (S545/1/, 1963, 2nd Ex. Sess., p. 326, approved: May 9, 1963)

requires "adequate instruction be given each year in the history, doctrines, objectives and techniques of communism and shall be for the primary purpose of instilling in the minds of the students a greater appreciation of democratic processes, freedon under law, and the will to preserve that freedom."

Legislature (1975)

requires "A two semester program for twelfth grade students, in which the initial semester focuses on 'Communism vs. Capitalism,' with the second semester examining 'Economics.'"

State Board of Education (1975)

"The Alabama State Board of Education...does encourage the local school systems to develop and emphasize economic education on a sequential basis K-12."

Comments:

The Alabama Course of Study: Social Studies (January, 1975) indicates the "Economics" course for twelfth grade students can be approached by teaching "economics, consumer economics, or comparative economics." (p. 10)

II. State Alaska

Policy Yes X No Date _____

Source(s) State Board of Education

_____

Policy (ies)

Comments:

There is no specific policy statement. Consumer education is part of the vocational education program, especially in the business education, distributive education, and home economics courses. The general position of the board has been endorsement of the Alaska Vocational Education Plan submitted to USOE.

II. State Arkansas

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments:

While no specific policy exists,the governor and chief state school officer have recommended the "Practical Education Program." A series of nine topics are covered in student booklets and accompanying teachers' manuals. The majority of the instruction covered in this program would be considered consumer education. Heavy emphasis is given to buymanship and money management. A survey of Arkansas high schools concluded, "Most high schools did implement the program during the 1976-77 school year and almost all of their seniors were involved."

II. State Arizona

Policy Yes X No ___ Date 1971

Source(s) Legislature

Policy (ies)

Relating to Education; prescribing that living skills be taught at all public school grade levels, and amending Title 15, Chapter 10, Article 3, Arizona Revised Statutes, by adding Section 15-1026.

Be it enacted by the Legislature of the State of Arizona:

Section 1. Title 15, Chapter 10, Article 3, Arizona Revised Statutes, is amended by adding Section 15-1026, to read:

15-1026. Instruction in effective lifing skills

A. The State Board of Education in cooperation with parents, legislators, teachers, the clergy and representatives of interested community groups shall establish a curriculum and credentials for teachers for a program to promote the development of effective living skills.

B. All common and high schools shall give instruction in a program to develop effective living skills beginning with the school year 1979-1980. Such a program shall be taught in kindergarten and first through twelfth grades. Such instruction shall be given by teachers who have the necessary credentials as determined by the State Board of Education.

C. The curriculum shall include, but not be limited to, the following skills:

1. Decision making
2. Building self-esteem
3. Value clarification
4. Stress management
5. Communication
6. Money management
7. Problem solving
8. Parenting and maintaining interpersonal relationships.

Comments: S.B. 1314, introduced in February, 1978, passed the Senate and was tabled in the House. The bill required that "living skills" be taught at all public school grade levels. It would require a "curriculum and credentials for teachers," in several skill areas including decision-making and money management.

While no policy statement exists, there is a comprehensive, coordinated state-wide consumer education program as part of Consumer and and Homemaking Education in the Career and Vocational Education division of the SEA.

II. State California

Policy Yes X No ___ Date 1973 and 1974

Source(s) Legislature (Resolution Chapter 133, #41, 1973)

Legislature (Chap. 2, Div. 7, Article 4, 1974 Education Code)

Policy (ies)

The joint resolution "urges and encourages the State Board of Education, all "county boards of education and school district governing boards, and all teachers of all California school districts to place a high priority on programs of consumer education."

The "Consumer Economics" article of the Education Code" states:

§ 8113. Planning and development of institutional program

The Superintendent of Public Instruction shall, with the approval of the State Board of Education, plan and develop a one-semester instructional program entitled consumer economics for use in schools maintaining any of grades 7 through 12, inclusive. When completed, the program shall be made available to all school districts and schools with grades 7 through 12, inclusive.

(Added by Stats.1974, c. 1485, p. ——, § 1.)

Comments: In addition to these policies the SEA has made available, through the Bureau of Homemaking Education, publications on "Consumer and Homemaking Education," and "Consumer Education."

II. State Colorado

Policy Yes___ No_X_ Date _____

Source(s) _____

_____

Policy (ies)

Comments:

Consumer education is taught by LEA's as part of home economics, social studies, mathematics, business education, and economics courses.

II. State Connecticut

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: The SEA has completed a survey of LEA consumer education programs and developed a guide for the teaching of consumer education. The majority of consumer education coursework is offered within the home economics curriculum of local school districts.

II. State Delaware

Policy Yes X No ___ Date 1974

Source(s) Legislature (Joint Resolution No. 32, Second Session - 1974)

BE IT RESOLVED by the House of Representatives and the Senate of the State of Delaware, with the approval of the Governor as attested by his signature affixed hereto, that the State Board of Education and the State Department of Public Instruction be commended for preparing and introducing a model unit in consumer education into a Delaware secondary school in 1973-74. The Board is advised that it is the desire of the General Assembly of the State of Delaware that identifiable units in consumer education be introduced into the social studies program and wherever appropriate into other subject areas in our schools. It is requested that the State Superintendent of Public Instruction report to the General Assembly on the success of this model program on or before May 1, 1975, and present a plan for the introduction of consumer education units in all Delaware high schools, effective September 1975 in such a manner that each high school graduate will have received at least forty-five (45) class hours of instruction in such areas as simple concepts of economics, buying practices, advertising analysis, consumer behavior and the roles, rights and responsibilities of consumers. The program herein described shall be conducted for three years, at which time the program shall be evaluated by the Department of Public Instruction in order to determine the desirability of its continuation. Such evaluation shall be set forth in a report which shall be forwarded to each member of the General Assembly.

Comments: This is an unusual resolution in that it uses the wording of a law, e.g., "graduate will have received," and "The program herein described shall be conducted." Unlike most resolutions related to consumer education that "urge" and "encourage" this one actually required action on the part of SEA's, LEA's, and students.

II. State District of Columbia

Policy Yes X No ___ Date _____

Source(s) Board of Education

_____

Policy (ies)

Comments: The board of education has taken the position that consumer education instruction should be included in the public schools. The majority of instruction occurs within the "Consumer and Homemaking Education" program.

II. State Florida

Policy Yes X No___ Date 1974

Source(s) Legislature

Policy (ies)

233.0641 Free enterprise and consumer education program.—

(1) This section may be known and cited as the "Free Enterprise and Consumer Education Act."

(2) The public schools shall each conduct a free enterprise and consumer education program in which each student shall participate.

(3) Acknowledging that the free enterprise or competitive economic system exists as the prevailing economic system in the United States, the program shall provide detailed instruction in the day-to-day consumer activities of our society which instruction may include, but not be limited to, advertising, appliances, banking, budgeting, credit, governmental agencies, guarantees and warranties, home and apartment rental and ownership, insurance, law, medicine, motor vehicles, professional services, savings, securities, and taxes. The program shall provide a full explanation of the factors governing the free enterprise system and the forces influencing production, distribution, and consumption of goods and services. It shall provide an orientation in other economic systems.

(4) In developing the consumer education program, the Department of Education shall give special emphasis to:

(a) Coordinating the efforts of the various disciplines within the educational system and the activities of the divisions of the Department of Education which are concerned with consumer education.

(b) Assembling, developing, and distributing instructional materials for use in consumer education.

(c) Developing programs for inservice and preservice teacher training in consumer education.

(d) Coordinating and assisting the efforts of private organizations and other governmental agencies which are concerned with consumer education.

(5) The Commissioner of Education shall, at least 30 days prior to the 1975 session of the Legislature, transmit to members of the State Board of Education, the President of the Senate, the Speaker of the House of Representatives, and the chairmen of the Senate and House Committees on Education a statement of the overall free enterprise and consumer program, together with a recommended method of evaluating student understanding of the program. Each year thereafter the commissioner shall transmit to the above-named persons an appraisal of the overall consumer-education program as to the effectiveness as shown by performance-based tests, efficiency, and utilization of resources, including therewith a statement of the overall consumer education program for the coming fiscal year and any other recommendations deemed by the commissioner to be appropriate.

Comments: A considerable amount of programmatic work has been accomplished since enactment of the law. Conceptual definitions, a scope and sequence chart, assessment instruments, inservice manuals have all been developed. A state-wide assessment of elementary and secondary students was conducted in the spring of 1978.

II. State Georgia

Policy Yes X No ___ Date 1972 and 1976

Source(s) Legislature (Senate Resolution #262, 1972)

State Board of Education (High School Graduation Requirements: 1976)

Policy (ies)

" The Senate does hereby encourage the State Board of Education to develop a comprehensive program of consumer education to be taught in grades one through twelve in all of the public schools of this state."

Continued on following page.

Comments:

30-700 HIGH SCHOOL GRADUATION REQUIREMENTS

30-710 Policy
Adopted November 1976

70-711 Rationale

Article VIII of the Georgia Constitution reads in part, "the provision of an adequate education for its citizens shall be a primary responsibility of the State of Georgia."

We, the members of the State Board of Education, the public entity created by the Constitution for the purpose of establishing policies for public education wholeheartedly reaffirm this basic principle.

Further, we, the members of the State Board of Education, reaffirm the principles established in Section II of the Adequate Program for Education in Georgia Act (APEG), which was established and adopted by the General Assembly in 1974, which are as follows.

1. The assurance of an adequate educational opportunity for each Georgian

2. A quality program which will allow personal development as well as career training

3. A broader curriculum and a more flexible program to insure that education can be designed to meet each student's needs, interests and abilities.

The State Board of Education accepts its responsibility under the Constitution and state statutes to develop public policies and courses of study that recognize these facts. In addition, this body recognizes the fact that our students need opportunities to make the most of their human potential. It is in this context that we believe it is our responsibility to adopt policies which promote self-reliance. This can be accomplished only by an educational enterprise that recognizes each individual's strengths and deficiences and that makes a concentrated effort to build on those strengths and mitigate deficiencies. Therefore, it is our intent to provide as much flexibility as possible to local systems to address individual student needs while insuring that each student has an equal opportunity.

30-712 Definitions

1. Contemporary Life Role Skills - In an effort to identify what schools require and what community expectations are for graduating students, the State Board of Education defines as a major role of the public schools the responsibility to ready the children and youth of Georgia for contemporary life roles. The skills needed for these contemporary life roles shall be defined as those skills which are necessary to address effectively and efficiently the decisions and opportunities presented to individuals in our technical and urbanized free society.

   Such skills include the following.

   a. Learner - Each citizen should have proficiency in reading, writing,

30-700 HIGH SCHOOL GRADUATION REQUIREMENTS

30-710 Policy (continued)

30-712 Definitions (continued)

listening, analyzing and speaking. He should also have basic computing skills. He should be able to acquire knowledge and understanding on his own during and after his formal education.

b. Individual - Each citizen should have the skills and understanding necessary to improve both his physical and mental health. He should be able to use his leizure time in a manner which is profitable and fulfilling to him. He should be able to establish a personal family role which is mutually beneficial to him and to members of his family.

c. Citizen - Each citizen should have the skills and understanding to become a responsible member of society, both using and contributing to society in an appropriate manner and interacting with the environment in a responsible way.

d. Consumer - Each citizen should have the skills and knowledge to be an informed consumer in order to use available resources in an efficient and beneficial manner.

e. Producer - Each citizen should have the skills and knowledge necessary to select and pursue a career which reflects his or her interests and abilities. He or she should also have the skills needed to pursue a new career should a situation arise which dictates a change.

These life role skills represent an additional dimension of the public school program. They are not to be construed as a replacement for courses of study; rather, they are identified as a positive reinforcement of skills and knowledge. High school graduation requirements will include these areas in addition to the required clock hours and attendance specified. These broad areas are identified in an effort to allow local boards of education to recognize the thrust of this policy.

2. Clock Hours - This term refers to the minimum number of hours of instruction offered in a certain course for which a Carnegie Unit is given. A local school system may choose to alter the 150 clock hours as the basic unit by developing an alternative pattern of organization and by submitting it to the State Board of Education for approval prior to its implementation.

3. Planned Course Description - This shall consist of course title, performance objective to be achieved, general course content, expected learning activities, procedures for evaluating performance objectives and anticipated learning outcomes (skills, knowledge and attitudes) to be acquired by each student.

4. Performance Objectives - These are the objectives established by local boards of education as being acceptable levels of achievement for contemporary life role skills defined by the State Board of Education.

5. Credit in Lieu of Enrollment - This refers to credit granted to students by local systems for learning which has occurred outside of the school. Local systems shall develop assessment procedures for giving credit.

6. Credit for Planned Off-Campus Experience - This refers to clock hours granted for planned off-campus experience when it is a part of a planned course description.

II. State Hawaii

Policy Yes X No ___ Date 1970, 1972

Source(s) Legislative (Resolution H.R. 359 - 1970)

State Board of Education (Policy - 1972)

Policy (ies)

Resolution requesting the department of education to provide for consumer education in the public schools and an education specialist therefore.

SBE policy not available. It generally specifies that consumer education be included for students K-12 in a multi-disciplinary manner.

Comments: A number of instructional units have been developed on a variety of topics. The units are appropriate for several grade levels and subject areas.

II. State Idaho

Policy Yes X No ___ Date 1977

Source(s) State Board of Education (High School Graduation Requirements)

Policy (ies)

Definitions of New Required Courses:

Consumer Economics: A practical and theoretical course with a focus on critical analysis of consumer issues Course will introduce students to basic economic structures and theories. Course shall include practical skills involving money management issues such as income tax, credit, banking, investments, insurance, comparative buying decisions on major purchases such as home or car, and comparison shopping on a day-to-day basis.

Comments:

II. State Illinois

Policy Yes X No ___ Date 1967

Source(s) Legislature (The School Code of Illinois, Section 27 - 12 : 1)

Policy (ies)

27—12.1 § 27-12.1 **Consumer Education.** Pupils in the public schools in grades 8 through 12 shall be taught and be required to study courses which include instruction in the area of consumer education, including but not necessarily limited to installment purchasing, budgeting and comparison of prices. The Superintendent of Public Instruction shall devise or approve the consumer education curriculum for grades 10 through 12 and specify the minimum amount of instruction to be devoted thereto. Added by act approved Aug. 11, 1967. L.1967, p. 2926.

Comments: This was the first state law in consumer education. The SEA has issued guidelines approved by State Board of Education. The actual requirement of this law has been frequently misquoted. Note that it includes junior high students as well as senior high. Note also it does not require a course, rather students must take courses in which consumer education is included. Therefore, instruction may be offered as a separate course or as part of other courses.

II. State Indiana

Policy Yes X No ___ Date 1975

Source(s) Legislature (Senate Concurrent Resolution No. 12, 1975)

Policy (ies)

Be it Resolved by the Senate of the General Assembly of the State of Indiana, the House of Representatives concurring:

SECTION 1. In order to improve the citizenship competencies needed by an individual to effectively perform his decision-making roles as a consumer, a worker making career choices, and a voter on personal and societal economic issues, the department of public instruction, through its consumer and economic education project, and its other resources, shall be charged with the following responsibilities:

(a) determine the effectiveness of existing curricula and instructional aids concerning consumer and economic education.

(b) suggest means to augment present efforts to teach consumer education.

(c) sponsor seminars and disseminate information concerning systematic programs of consumer and economic education to school administrators and teachers.

(d) make recommendations and provide technical assistance for the implementation of consumer and economic education in the next three (3) years.

SECTION 2. The department of public instruction shall report on its activities in the area of consumer and economic education to the Governor and the General Assembly during the next three (3) years.

Comments: In 1973, the Senate defeated a bill which would have required students to study courses in grades 10 - 12 that included consumer education as a condition for graduation.

II. State Iowa

Policy Yes X No ___ Date _____

Source(s) Legislature (State Law 257.25)

_____

Policy (ies)

6. In grades nine through twelve, a unit of credit shall consist of a course or equivalent related components or partial units taught throughout the academic year. The minimum program for grades nine through twelve shall be;

b. Four units of the social studies. American history, American government, government and cultures of other peoples and nations, and general consumer education, family law, and economics, including comparative and consumer economics, shall be taught in the units but need not be required ...

Comments:

II. State Kansas

Policy Yes X No ___ Date 1972a, 1972b

Source(s) Legislature (House Concurrent Resolution No. 1141)

State Board of Education (State-wide Goals for Education)

Policy (ies)

Be it resolved by the House of Representatives of the State of Kansas, the Senate concurring therein: That the state board of education be requested to determine forthwith the effectiveness of existing curricula and instructional aids of each Kansas school district concerning understanding of consumer credit by the children of the public school system of the state of Kansas; and

That the state board of education suggest to and work with each Kansas school district to the end that, beginning as quickly as may be reasonably possible, knowledge of consumer credit will be applicable by the children of the public school system of the state of Kansas; and

That the state board of education determine the most effective way to implement intelligent use of consumer credit within the curricula of the public schools; and

That the state board of education report on the progress of said implementation to the legislature on or before the convening of the regular session of the legislature in January, 1973.

Be it further resolved: That the secretary of state be directed to transmit a copy of this resolution to the Commissioner of Education, for duplication and transmittal to each member of every school board within the state of Kansas.

STATE-WIDE GOALS FOR EDUCATION

In an effort to fulfill the responsibilities related to economic/consumer education, the State Board of Education adopted the following sub-goals and objectives on July 6, 1972.

I.I.I. ECONOMIC/CONSUMER EDUCATION

SUB-GOAL - The curriculum of Kansas schools should include economic/consumer education as a part of general education with the aim to ensure that each citizen will develop a systematic method or approach to obtain maximum benefit from personal resources.

a. Objective - By 1976 a model should be established for a curriculum that will integrate economic/consumer education into the general curriculum for grades K-12.

b. Objective - By 1976 a preservice and in-service teacher education program should be implemented. (By the end of 1972 approximately 4,000 teachers will have attended workshops on economic and consumer education.)

Comments:

II. State Kentucky

Policy Yes X No ___ Date 1974

Source(s) Legislature (State Law XIII:158.450 - .470)

Policy (ies)

CONSUMER EDUCATION

158.450 Administration; rules and regulations

The department of education shall administer KRS 158.450 to 158.470, pursuant to regulations adopted by the state board of education. In administering KRS 158.450 to 158.470, the department of education shall take into consideration the advice of the secretary of consumer protection and regulation or his designated representative, the state consumer advisory council, and the consumer protection division of the office of the attorney general.

HISTORY: 1974 H 538, § 8, eff. 6-21-74

158.455 Instruction

(1) Instruction in consumer education shall be conducted in the elementary and secondary schools in conjunction with courses in any appropriate area of study.

(2) Such instruction shall be sequential in nature and suited to meet the needs of the students at their respective grade level.

HISTORY: 1974 H 538, § 9, eff. 6-21-74

158.460 Development of program; curricula

The department of education shall develop a comprehensive state-wide program in consumer education by assuming the following functions:

(1) Assist in the development of model curricula for the public schools in consumer education;

(2) Identify innovative teaching methods for the instruction of consumer education in the public schools;

(3) Develop methods of evaluating the effectiveness of instruction in consumer education;

(4) Assist school districts in conducting teacher in-service education programs on consumer education;

(5) Assist teacher education institutions in the development of courses on consumer education; and

(6) Administer pilot projects on consumer education in the schools and conduct teacher in-service education.

HISTORY: 1974 H 538, § 10, eff. 6-21-74

158.465 Teacher's and administrator's training programs

The department of education shall develop and establish a consumer education training program for public school teachers and administrators to provide training at the local district level.

HISTORY: 1974 H 538, § 11, eff. 6-21-74

158.470 Policy of local school district

The governing board of each local school district shall adopt a policy regarding consumer education programs by resolution in accordance with guidelines approved by the state board of education, and consistent with the provisions of KRS 158.450 to 158.470, specifying among other things, the curriculum to be utilized in teaching consumer education, provisions for in-service training and curriculum assistance to teachers.

HISTORY: 1974 H 538, § 12, eff. 6-21-74

Comments: A bill requiring a one-semester course in the area of "consumer business relations" as a graduation requirement was introduced in the Kentucky Senate in 1978. The bill was defeated.

II. State Louisiana

Policy Yes X No ___ Date 1972, 1976

Source(s) Legislature (House Concurrent Resolution No. 112)

Legislature (State Law - no copy available)

Policy (ies)

HOUSE CONCURRENT RESOLUTION No. 112—
By Messrs. Dunn, O'Neal, Sour and A. Jackson:
A CONCURRENT RESOLUTION

To urge and request the state department of education to include courses of instruction on consumer credit in the curriculum of the public high schools of the state.

WHEREAS, it would be in the interest of the citizens of this state to enhance the framework of the free enterprise system and to strengthen competition among the various financial institutions and other firms engaged in the extension of consumer credit which would be accomplished by the informed use of credit and credit devices; and

WHEREAS, the informed use of credit and credit devices results from an enlightened awareness by the consumer of the various aspects of the subject, including its nature, cost and proper usage; and

WHEREAS, the utilization of credit by the consumer has become increasingly widespread in the modern business world; and this fact makes it imperative that the youth of this country be equipped to understand the complex nature of the American free enterprise system as it relates to the individual consumer in guiding such persons in their daily business life; and

WHEREAS, it is a recognized fact that education is the basic deterrent to abuses and results in the best possible consumer protection.

THEREFORE, BE IT RESOLVED by the House of Representatives of the legislature of Louisiana, the Senate concurring, that the state department of education is hereby urged and requested to take all necessary steps to effectuate in the public high schools of the state within one year from the effective date of this resolution a compulsory consumer credit education curriculum, including but not necessarily limited to the purposes and uses of credit; installment purchasing; budgeting, costs and prices along with related consumerism.

BE IT FURTHER RESOLVED that a copy of this Concurrent Resolution shall be transmitted to the state superintendent of public education.

Comments: Note the resolution is a consumer credit policy, not a general consumer education policy. The graduation requirement in Louisiana is a one-semester course that must be taken in the Free Enterprise System by every high school student, beginning with the class of 1978.

II. State Maine

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: While there is no formal policy in Maine, the SEA has developed and distributed a "Consumer and Economic Education Guide" for students in grades K-12. We would assume the SBE has endorsed this document. That endorsement would constitute an implied policy although no specific written statement exists.

II. State Maryland

Policy Yes X No ___ Date 1974

Source(s) Legislature

Policy (ies)

RESOLVED BY THE GENERAL ASSEMBLY OF MARYLAND, That the State Department of Education study the feasibility of implementing a consumer education course of study in the public schools of the State; and be it further

RESOLVED, That the State Department of Education report to the General Assembly at its 1974 Session with the results of its study.

Comments: Although the resolution only required the SEA to "study the feasibility of implementing a consumer education course of study," SEA staff developed a K-adult plan for implementation.

II. State Massachusetts

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: In the absence of a policy statement, the SEA has conducted two significant activities. First, staff has compiled a report which summarizes Massachusetts consumer education activities. Second, they conducted a state-wide assessment of "consumer skills and values."

II. State Michigan

Policy Yes X No ___ Date 1974

Source(s) Legislature (Public Acts of 1974: Act No. 89; Sec. 362a)

Policy (ies)

Sec. 362a. The state department of education shall develop and make available to districts a recommended curriculum guide including recommended materials for use in schools for teaching consumer economics as a separate course or as parts of other courses.

Comments: The guide that has been developed by the SEA is scheduled for adoption by the State Board of Education (SBE) in the winter of 1979, and would therefore constitute SBE policy. While that policy is not in place at this date, all references in this manual assume the adoption by the SBE, as it was anticipated to be adopted without substantive change.

II. State Minnesota

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: The state is developing a K-12 interdisciplinary effort in "Personal, Family, and Community Economics." All references in this manual are to that program.

II. State Mississippi

Policy Yes X No ___ Date 1976

Source(s) Legislature (S.B. 2646)

Policy (ies)

See following page.

Comments: The attachment is a copy of the bill as sent to the governor. No copy of the law is available; however, the wording was not changed.

SENATE BILL NO. 2646
(As Sent to Governor)

AN ACT TO PROVIDE FOR THE IMPLEMENTATION OF ECONOMIC EDUCATION INTO THE SOCIAL STUDIES OR BUSINESS STUDIES OR CONSUMER HOMEMAKING STUDIES CURRICULUM OF GRADES 1 THROUGH 12; TO DESIGNATE THE STATE DEPARTMENT OF EDUCATION AS THE AGENCY RESPONSIBLE FOR THE IMPLEMENTATION OF ECONOMIC EDUCATION INTO THE PUBLIC SCHOOLS; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. The purpose of this act is to insure the development of a comprehensive economic education program for grades one (1) through twelve (12) in the schools of this state. This would involve the inclusion of basic economic principles into the social studies curriculum providing a balance with the basic principles of the other social sciences.

SECTION 2. It is the legislative intent that this program shall teach a positive understanding of the American economy and the free enterprise system, how it functions and how the individual can function effectively within our economy as a consumer, worker and voter.

SECTION 3. The State Department of Education shall administer this act pursuant to regulations adopted by the State Board of Education. Support shall be provided by the state colleges and universities in the preparation of teachers to carry out the provision of this act. These institutions are also encouraged to establish formal Economic Education Centers to assist the schools with curriculum planning, in-service training and further work in the development of instructional materials.

SECTION 4. In administering this act, the State Department of Education shall be governed by the following:

(1) Implement in-service education programs for teachers, administrators, and other presonnel. General guidelines will be provided by the Mississippi State Department of Education. Supplementary in-service teacher education materials shall be developed and made available to all school districts by the State Department of Education;

(2) Implement provisions of this act in the most expeditious manner possible, commensurate with the availability of teaching personnel;

(3) Encourage local school system evaluation of the effectiveness of the economic education program prescribed by this act; and

(4) Cooperate with the state colleges and universities in developing programs and short course workshops for the preparation of economic education teaching personnel.

SECTION 5. The Mississippi State Department of Education shall adopt regulations to insure the teaching of economic education to all pupils. The Board of Education of every school district of this state shall include economic education in social studies or business studies or consumer homemaking studies as part of the curriculum of every elementary and secondary school, on the following schedule: Grades one (1) through three (3) by the 1978-79 school year; grades four (4) through six (6) by the 1979-80 school year; grades seven (7) through nine (9) by the 1980-81 school year; and grades ten (10) through twelve (12) by the 1981-82 school year.

SECTION 6. The State Department of Education is hereby designated as the state agency responsible for the administration and supervision of the economic education program.

SECTION 7. This act shall take effect and be in force from and after its passage.

II. State Missouri

Policy Yes___ No_X_ Date _____

Source(s) _____

_____

Policy (ies)

Comments: To say there is no policy is relatively misleading. The state has developed a state testing program in the basic skills that is administered at the eighth grade level. "Economics" competencies are part of the program and they include consumer education competencies. The SEA has developed and disseminated a teachers guide that provides assistance in infusing instruction in economics into all grades and a variety of subject areas. The testing program (Basic Essential Skills Test) and manual have been approved by the SBE and their endorsement is at least an implied policy.

II. State Montana

Policy Yes X No ___ Date 1971

Source(s) Legislature (House Joint Resolution No. 2)

Policy (ies)

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA:

That we, the members of the Senate and the House of Representatives of the forty-second legislative assembly of the state of Montana urge that Montana schools implement systematic and organized programs of study in consumer economics and education which provide an improved understanding of how the system affects and is affected by the individual and the family, and

BE IT FURTHER RESOLVED, that the superintendent of public instruction recommend to all Montana school systems guidelines for the establishment of a consumer economics and education curriculum and recommend a minimum amount of instructions to be devoted thereto, and

BE IT FURTHER RESOLVED, that the secretary of state transmit a duly authenticated copy of this resolution to the superintendent of public instruction, Montana department of education.

Approved March 1, 1971.

Comments:

II. State Nebraska

Policy Yes___ No___ Date 1977

Source(s) _____

_____

Policy (ies)

Comments: Consumer education is included primarily in home economics.

II. State Nevada

Policy Yes X No ___ Date 1956

Source(s) Legislature (Education Code 389.080)

Policy (ies)

389.080 Instruction in thrift. All teachers in the public schools of this state shall teach, in their respective schools, lessons on the subject of thrift. The lessons shall emphasize:

1. The importance of industry, production, earning, wise spending, regular saving, safe investment and government taxes.
2. The importance of thrift in time and material.

[298:32:1956]

Comments:

II. State New Hampshire

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: Instruction occurs through homemaking and business education programs.

II. State New Jersey

Policy Yes X No ___ Date 1975, 1975

Source(s) Legislature (Chapter 212, 1975 and Chapter 97, 1976)

State Board of Education (Administrative Code: Title 6B: 8)

Policy (ies)

The State board, after consultation with the commissioner and review by the Joint Committee on the Public Schools shall a) establish goals and standards . . . related to those levels of proficiency ultimately necessary as part of the preparations of individuals to function politically, economically, and socially in a democratic society . . . and b) make rules concerning procedures for the establishment of particular educational goals, objectives and standards by local boards of education. (18A:7A-6)

State Board Policy

Title 6, Subtitle B, Chapter 8 of the New Jersey Administrative Code includes the State board's written policy on consumer education.

The public schools in New Jersey shall help every pupil in the state:

4. to acquire the knowledge, skills and understanding that permit him/her to play a satisfying and responsible role as both producer and consumer.

Comments: While the policy statements themselves lack specific direction, the SEA operates an elaborate program, with major activities being centered at the N. J. Center for Consumer Education Services. The center has an extensive collection of materials and provides inservice for teachers of all grade levels and subject areas, with the primary focus being home economists.

II. State New Mexico

Policy Yes X No ___ Date _____

Source(s) State Board of Education

_____

Policy (ies)

A copy of the policy was not provided.

Comments: The SBE policy requires each school district to include consumer education instruction for all students (K-12) as parts of courses rather than a separate course. Further, the state competency program has a special section on consumer economics.

II. State New York

Policy Yes X No ___ Date 1978

Source(s) State Board of Education (Program Priority Statement: 1978-79)

Policy (ies)

EXCERPT FROM PROGRAM PRIORITY STATEMENT FOR FY 1978-79
BOARD OF REGENTS

Goal #9: Understanding of the processes of effective citizenship in order to participate in and contribute to the government of our society

Education for Citizenship and in Economics - The Regents continue to be concerned that students completing elementary and secondary school be prepared to perform civic duties responsibly and to function as responsible consumers. The priorities in this area follow:

- Implementation of Basic Competency Testing Program
- Additional development of education for civic responsibility and education in the law. This includes determination of the appropriate placement of subject matter to enable students to become responsible citizens sensitive to political and governmental institutions.
- Identification of minimum consumer education concepts into all curricula.

Comments:

II. State North Carolina

Policy Yes X No ___ Date 1975

Source(s) Legislature (Ratified Bill: Chapter 65)

Policy (ies)

See following page.

Comments: In addition to the state law, the "required course of study" for all students (K-12) includes consumer education throughout the social studies program. The focus of the instruction is on economics and personal finance. This policy is as much a mandate as the law since the required course of study indicates the minimal instruction that must be received by every student.

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 1975
RATIFIED BILL

CHAPTER 65

SENATE BILL 126

AN ACT TO AMEND CHAPTER 115 OF THE GENERAL STATUTES TO REQUIRE INSTRUCTION IN THE FREE ENTERPRISE SYSTEM IN THE PUBLIC HIGH SCHOOLS OF THE STATE.

The General Assembly of North Carolina enacts:

Section 1. G.S. 115-37 is amended by rewriting the same as follows:

"§ 115-37. Subjects taught in public schools.--County and city boards of education shall provide for the efficient teaching in each grade of all subjects included in the outline course of study prepared by the State Superintendent of Public Instruction, which course of study at the appropriate grade levels shall include instruction in Americanism, government of the State of North Carolina, government of the United States, fire prevention, harmful or illegal drugs, including alcohol, and the free enterprise system at the high school level, its history, theory, foundation, and the manner in which it is actually practiced. Nothing in this Chapter shall prohibit city or county boards of education from operating a nongraded system in which pupils are taught at their individual learning levels."

Sec. 2. The second sentence of the second paragraph in G.S. 115-198 is amended by deleting at the end thereof the period and adding the following punctuation and words ", and the free enterprise system at the high school level."

II. State North Dakota

Policy Yes___ No X__ Date _____

Source(s) _____

_____

Policy (ies)

Comments: The SEA has published a curriculum guide that is suitable for assisting the development of infused lessons/units or entire courses.

II. State Ohio

Policy Yes X No ___ Date 1970

Source(s) Legislature (Resolution Am.H.R. No. 162)

RESOLVED, that we, the members of the House of Representatives of the 108th General Assembly, urge that Ohio schools implement systematic and organized programs of study in consumer economics and education which provide an improved understanding of how the system affects and is affected by the individual and the family: and be it further

RESOLVED, that the Superintendent of Public Instruction recommend to all Ohio school systems guidelines for the establishment of a consumer economics and education curriculum and recommend a minimum amount of instructions to be devoted thereto; and be it further

RESOLVED, that the Clerk of the House transmit a duly authenticated copy of this Resolution to the Superintendent of Public Instruction, Ohio Department of Education.

Comments: Ohio has an extensive program in consumer education that includes regional staff members, materials, and inservice programs.

II. State Oklahoma

Policy Yes X No ___ Date 1974

Source(s) Legislature (Economic Education Act of 1974)

Policy (ies)

Continued on following page.

Comments: The legislature adopted a resolution in 1971 that appears to have served as the predecessor of this law. Since the law is more directive and current, all references in this manual (except in Section I) are to the law and/or current SEA programs related to the law.

ECONOMIC EDUCATION ACT

AN ACT RELATING TO ECONOMIC EDUCATION; ENACTING THE ECONOMIC EDUCATION ACT OF 1974; DEFINING THE TERM "ECONOMIC EDUCATION;" STATING PURPOSE OF THE ACT; PRESCRIBING DUTIES OF THE STATE BOARD OF EDUCATION, THE STATE DEPARTMENT OF EDUCATION AND THE BOARDS OF EDUCATION OF SCHOOL DISTRICTS; AND DECLARING AN EMERGENCY.

Be it enacted by the People of the State of Oklahoma:

SECTION 1. Citation

This act shall be known and may be cited as the "Economic Education Act of 1974."

SECTION 2. "Economic Education" defined

As used in this act, the term "economic education" means citizenship competencies needed by the individual for effectively performing his decisionmaking roles as a consumer, a worker making career choices, and a voter on personal and societal economic issues.

SECTION 3. Purpose of Act

The purpose of this act is to insure the development of a comprehensive economic education program for all children and youth in kindergarten and grades 1 through 12 in the public schools of this state. It is the legislative intent that this program shall teach a positive understanding of the American economy, how it functions, and how the individual can function effectively within our economy as a consumer, worker, and voter. While dealing with economic problems and issues, the program shall teach the positive values of profit and competition in a basically free-enterprise economy which underscores the worth and dignity of the individual.

SECTION 4. Administration of Act

The Department of Education shall administer the comprehensive Economic Education Act of 1974 pursuant to regulations adopted by the State Board of Education. Support shall be provided by the state senior colleges and universities in the pre-service preparation of teachers to carry out the provisions of this act. These institutions of higher education are also encouraged to establish formal Economic Education Centers to assist the common schools with curriculum planning, in-service training, and further work in the development of instructional materials. In administering this section, the Department shall take into consideration the advice of the Oklahoma Council on Economic Education.

SECTION 5. Implementation

In administering this act, the State Board of Education and the State Department of Education shall be governed by the following:

1. Implement in-service education programs for teachers, administrators and other personnel. General guidelines are provided by the Economic Education Curriculum Guide--K-12, published by the Oklahoma State Department of Education in 1972. Supplementary in-service teacher education materials which are based on individual performance and designed for use with a minimum of supervision shall be developed and made available to all school districts;

2. Implement provisions of this act in the most expeditious manner possible, commensurate with the availability of teaching personnel;

3. Implement local school system evaluation of the effectiveness of the economic education program prescribed by this Act; and

4. Recommend degree programs and short course seminars for the preparation of economic education teaching personnel.

SECTION 6. Regulation--Schedule of Courses

The State Board of Education shall adopt regulations to insure the teaching of economic education to all pupils. The Board of Education of every school district of this state shall schedule the integration of economic education in social studies, business education, home economics, and the other vocational courses as part of the curriculum of every elementary and junior and senior high school, on a minimum time schedule of kindergarten through grade 3 by 1974-75; grades 4 through 6 by 1975-76; grades 7 through 9 by 1976-77; and grades 10 through 12 by 1977-78.

SECTION 7. Funds

In implementing this act every effort shall be made to combine funds appropriated for this purpose with funds available from all other sources, federal, state, local or private, in order to achieve maximum benefits for improving economic education.

SECTION 8. Reports

The State Department of Education shall, at least thirty (30) days prior to the 1975 regular session of the Legislature and each regular session thereafter, transmit to the members of the State Board of Education, the President Pro Tempore of the Senate, the Speaker of the House of Representatives and the chairmen of the Senate and House Education Committees, a report as to the status of the economic education program together with any recommendations for further improvement, modification or additional legislation.

II. State Oregon

Policy Yes X No ___ Date 1972

Source(s) State Board of Education (Regulation)

Policy (ies)

Comments: The SBE requires a course in consumer education for graduation plus each graduate must exhibit consumer competencies as part of a state program. The specific competencies are developed by each LEA.

II. State Pennsylvania

Policy Yes X No ___ Date 1977

Source(s) State Board of Education (Pennsylvania Code: Title 22: 5.75)

Policy (ies)

§ 5.75. Senior high school offerings.

In addition to the planned courses required for graduation as stated in § 5.74 of this Title (relating to senior high school requirements) each senior high school curriculum shall include the following course offerings:

(3) Consumer education.

Comments: The SEA has developed and distributed Consumer Education in the Secondary Curriculum: Guidelines for Implementation and Consumer Education: Organization and Implementation. For the purposes of this manual these two publications serve as the basis for analyzing the SEA policy/program.

II. State Rhode Island

Policy Yes X No ___ Date 1968

Source(s) Legislature (House Resolution No. H6401)

Policy (ies)

RESOLVED, that The Board of Regents for Education strongly encourages and supports the immediate development by local school districts of comprehensive programs of Consumer Education in the secondary schools of Rhode Island, and be it further

RESOLVED, that the Commissioner and his staff provide such technical support as is necessary for the development of such programs.

Comments: The SEA has developed a guide that lists available consumer education resources (1976). Currently, there is legislative interest in consumer education. However, no bills have been introduced to date.

II. State South Carolina

Policy Yes X No___ Date _____

Source(s) SBE (Defined Minimum Program for South Carolina School Districts)

_____

Policy (ies)

Not provided.

Comments: Beginning with 1981, graduates must pass a one-semester course in economics. In addition, economics education, K-12, with emphasis on social science instruction, is promoted through an economics kit developed by the SEA.

II. State South Dakota

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: The SEA has developed a teaching guide, Fundamentals of the Free Enterprise System, that incorporates various consumer education topics including decision-making, personal finance, and rights and responsibilities. The guide is primarily for secondary students.

II. State Tennessee

Policy Yes X No ___ Date 1970, 1974

Source(s) Legislature (SJR 115: 1970)

Legislature (Tennessee Code Title 49: Chapter 19, Section 1)

Policy (ies)

. . . The State Board of Education shall establish a program of instruction for the public high schools on the essentials of the free enterprise system. Instruction shall be given in accordance with the course of study prescribed by the state board of education for at least one semester, equal to one-half unit of credit. The state board of education shall prescribe suitable teaching material for such instruction.

As used in this section, "instruction on the essentials of the free enterprise system" may be construed to include a minimum of thirty (30) weeks participation in the Junior Achievement Program, and such participation shall render the student eligible for the one-half unit of credit granted under this section.

As used in this section "free enterprise" means an economic system characterized by private or corporate ownership or capital goods, by investments that are determined by private decision rather than by state control, and by prices, production, and the distribution of goods that are determined in a free manner.

Comments: The law requires "Free Enterprise" education. However, the actual graduation requirement is in "economics." A student may fulfill the requirement by passing a one-semester course in economics, or participating in Junior Achievement (30 weeks), or taking Distributive Education. The SEA's position (as stated through legislative and SBE policy) is that there is a difference between "Free Enterprise" and consumer education, and the policy was developed to explicate that difference. The Tennessee policy is included as part of this manual since Free Enterprise instruction falls within the selected definition of consumer education.

II. State Texas

Policy Yes X No ___ Date 1973, 1977

Source(s) Legislature (Education Code 21.119)

Legislature (Education Code 21.120 and 21.1031)

Policy (ies)

§ 21.119. Consumer Education

(a) The Central Education Agency shall develop curricula and teaching materials for a unit of study in consumer education. The unit shall include study of installment purchasing, budgeting, and price comparison.

(b) Beginning with the 1975–76 school year, any public school in the State may offer consumer education as an optional unit of study. Added by Acts 1973, 63rd Leg., p. 763, ch. 337, § 1, eff. June 12, 1973.

Comments: A consumer education course guide has been developed and distributed by the SEA.

Texas (Continued)

§ 21.120. Economic Education

Text of section added effective September 1, 1978

(a) This section shall be known and may be cited as the "Economic Education Act of 1977."

(b) As used in this section, the term "economic education" means citizenship competencies needed by the individual for effectively performing his decision-making roles as a consumer, a worker making career choices, and a voter on personal and societal economic issues.

(c) The purpose of this section is to insure the development of a comprehensive economic education program for all children in grades 1 through 12 in the public schools of this state. It is the legislative intent that this program shall teach a positive understanding of the American economy, how it functions, and how the individual can function effectively within our economy as a consumer, worker, and voter. While dealing with economic problems and issues, the program shall teach the positive values of a basically private-enterprise economy which underscores the worth and dignity of the individual.

(d) The Central Education Agency shall administer this section pursuant to regulations adopted by the State Board of Education. Support may be provided by the state senior colleges and universities in the preservice preparation of teachers to carry out the provisions of this section. These institutions of higher education are also encouraged to establish formal economic education centers to assist the public schools with curriculum planning, in-service training, and further work in the development of instructional materials.

(e) In administering this section, the State Board of Education and the Central Education Agency shall:

(1) develop general guidelines and implement in-service education programs for teachers, administrators, and other personnel;

(2) implement provisions of this section in the most expeditious manner possible, commensurate with the availability of teaching personnel;

(3) implement local school system evaluation of the effectiveness of the economic education program prescribed by this section;

(4) recommend programs and short course seminars for the preparation of economic education teaching personnel; and

(5) require all Texas public high schools to give instruction on the essentials and benefits of the American economic system. The effective date for this section shall be September 1, 1978.

(f) The State Board of Education shall adopt regulations to insure the teaching of economic education to all pupils in grades 1 through 12 on a minimum time schedule of grades 10 through 12 by the 1978–79 school year, grades 7 through 9 by the 1979–80 school year, grades 4 through 6 by the 1980–81 school year, and grades 1 through 3 by the 1981–82 school year.

II. State Utah

Policy Yes X No Date 1975, 1977, 1977

Source(s) Legislature (53-14-7.5)

Legislature (S.J.R. No. 16)
State Board of Education (Graduation Requirements)

Policy (ies)

NOW, THEREFORE, BE IT RESOLVED, that the Legislature expresses its further intent to the Utah State School Board that they shall not only offer a course in the free enterprise system, but that they shall also become advocates of such system and engage in the necessary activities to ensure that such classes are taught by competent teachers sufficiently familiar with the system to become its advocate, thus helping to preserve the free enterprise system against those who would destroy it in favor of socialistic experiments which have failed to produce the results in other countries which have been so dramatically demonstrated by the free enterprise system in this country.

BE IT FURTHER RESOLVED, that the Legislature encourages the Utah State School Board to accelerate this program to the extent that by 1979 a substantial majority of high school graduates will have received this instruction.

53-14-7.5 Instruction on free enterprise system.

All public high schools shall give instruction on the essentials and benefits of the free enterprise system. Instruction shall be given in accordance with the course of study prescribed by the state superintendent of public instruction. The state superintendent of public instruction shall prescribe suitable teaching material for the instruction.

Comments: Note that the state law does not require a course in free enterprise education for graduation. It requires "instruction," without mandating the form of the instruction. The graduation requirement is part of the state competency program; each graduate must demonstrate consumer competencies.

II. State Vermont

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: A guide for consumer education as part of home economics instruction has been developed by the SEA.

II. State Virginia

Policy Yes___ No X__ Date _____

Source(s) _____

_____

Policy (ies)

Comments: The SEA has established a task force in consumer education. Their accomplishments include among others:

1. Developing an in-state contact network
2. Developing an inservice training package
3. Developed a videotape on sixth grade consumer education.

Consumer education infused into social studies programs K-12. Also, there is a component in Health Education Guide (K-9).

II. State Washington

Policy Yes___ No_X_ Date _____

Source(s) _____

_____

Policy (ies)

Comments: SEA conducts a program as part of"Vocational Home and Family Life Education."

II. State West Virginia

Policy Yes X No___ Date _____

Source(s) State Board of Education

_____

Policy (ies)

Not provided

Comments: The focus of the policy is on an interdisciplinary program for students, K-12.

II. State Wisconsin

Policy Yes X No ___ Date 1973

Source(s) Legislature (School Code Chapter 118.01 (II))

Policy (ies)

(11) Family and consumer education. Every public high school shall provide instruction, as part of one or more existing courses developed by the school district in which the school is locat and approved by the state superintendent, on the rights and responsibilities of the family and consumer, including, without limitation because of enumeration, the consumer and the economy; consumer behavior and decision-making; contracts; credit alternatives; budgeting and family finances, with emphasis on frugality and thrift; savings and investments; insurance; profit and loss; the responsibility and morality of family living; and other societal concerns for instilling qualities of integrity and fiscal competence in young persons during their formative family years in accord with sub. (5). At the option of the school district, such instruction may also be provided in a separate course.

Comments:

II. State Wyoming

Policy Yes___ No X Date _____

Source(s) _____

_____

Policy (ies)

Comments: In Wyoming, the major portion of consumer education coursework is offered in home economics and business education departments. In addition, the state minimal competencies program has a "free enterprise system" component.

III. Policy/Program Analysis: Instruction

In this section, state level policies and programs have been combined to provide an analysis of each state education agency's (SEA's) activities. The "Policy/Program" column indicates the basis on which the analysis has been made. "Content" includes the instructional areas, topics, and principles that are part of consumer education in each state. The "Students" column indicates the primary recipients of the instruction. "Format" refers to programmatic structure: most commonly, courses and/or integrated programs. "Performance Studies" indicates whether or not the SEA has conducted statewide assessments of student consumer knowledge and/or skills. The column labeled "Relationship to Competency Program" makes note of those states that have, or are expected to have, consumer competencies as part of an SEA competency or basic skills program. The entry "None" should be interpreted as meaning there is no relationship, not that there is no state competency program -- i.e., states having competency programs that do not include consumer competencies are analyzed as "None," as are states without competency programs.

All fifty-one SEA's are listed here even though thirteen of them do not have specific state policies. These thirteen conduct instructional programs in consumer education primarily in "Consumer and Homemaking," and these programs have been reviewed in addition to those of the other thirty-eight respondents.

Twenty-three of the policies/programs can be considered comprehensive in their content since they include the four major areas of instruction: consumer decision-making, economics, personal finance, and rights and responsibilities. Ten states either did not specify the instructional content or simply called for general "consumer education." The remaining eighteen states specified one, two, or three of the four major areas.

Twenty-one of the state policies/programs call for students at both the elementary and secondary level to receive instruction. The remaining policies refer to "high school students," "graduates," or in some other way imply a focus on secondary students.

The majority of consumer education is now being provided through a variety of infusion efforts, rather than through a separate course. Only six of the twenty-five instructional mandates specify a course. Another six states with mandates leave the "infusion or course" decision to the LEA. The thirteen states without policies include consumer education in vocational education programs, especially in homemaking and business education. The remaining twenty-five states provide an infused program in a variety of disciplines, such as social studies, mathematics, consumer and homemaking, and business education.

Ten states have conducted state-wide student assessments. Some of these have been more comprehensive than others, in terms of the content covered and the ages of the students. Some have been part of state competency programs; others have been consumer education specific.

Several states are including consumer competencies in their state competency programs. Eight states now have specific consumer education elements, and ten others are in various stages of planning such elements. Many SEA personnel expressed "hope" that their competency programs would include consumer education eventually, but indicated that they are still in the "talking" stage.

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Alabama	State law SEA program	Economics (including communism vs. capitalism)	Twelfth grade	Two-semester course required for graduation	No	None currently -- ultimately elements of free enterprise and consumer economics will be part of minimal requirements for graduation.
		Free enterprise and consumer economics	Eighth and ninth grades	Included in required social studies courses		
Alaska	SBE policy SEA program	None specified	Secondary	Vocational education instruction	No	None
Arizona	State law SEA program	Free enterprise Economic system	All public high school students	One-semester course required for graduation	No	None to date. Economic competencies will be included in final program.
Arkansas	SEA program	Personal finance	Primarily high school seniors	Integrated into existing courses as part of Practical Education Program (PEP)	No	None
California	State law SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	All students, with emphasis on students 8 - 12	One-semester course guide	No	At the discretion of each LEA, they may include consumer competencies as part of the required local competency program.
Colorado	LEA program	General consumer education	Secondary	Part of home ec., business ed., social studies etc.	No	None

*Abbreviations in this column refer to State Education Agency (SEA), State Board of Education (SBE), Local Education Agency (LEA), and legislative (leg.).

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Connecticut	SEA program guidelines	General consumer education	K - 12	Infused in social studies math, and home economics	No	None
Delaware	Leg. resolution SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	"Each high school graduate"	Units introduced through social studies and other subject areas totaling 45 hours of instruction.	Yes[a]	None
District of Columbia	SBE policy	Not specified	Not specified	Not specified	No	None
Florida	State law SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	"Each student"	Program incorporated into existing instruction emphasizing an interdisciplinary	Yes	None
Georgia	Senate resolution Graduation requirement	Not specified except "comprehensive" Economics Personal finance	1 - 12 graduates	"Program" not specified except 100 - 150 clock hours	No	In pilot phase being tested in 10 districts.
Hawaii	SBE policy	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Infused in a variety of courses	Yes[b]	Some state competencies include elements of consumer education.

(a) Sample of students -- 39 items on the test.
(b) Through social studies.

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Idaho	SBE policy	Consumer decision-making Economics Personal finance	9 - 12	One-semester course in consumer economics required for graduation beginning in 1981.	No	None
Illinois	State law SEA guidelines	Economics Personal finance	8 - 12	To be included in courses for all secondary students	No	None
Indiana	Leg. resolution SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Infused program	No	None
Iowa	State law	"General Consumer Education" Economics	9 - 12	As part of social studies	No	None
Kansas	Leg. resolution SBE goal	Consumer credit Consumer decision-making Economics Personal finance Rights and responsibilities	Not specified K - 12	Not specified. Integrated into general curriculum	Yes	None -- will eventually be included.
Kentucky	State law	Not specified beyond "consumer education"	Elementary and secondary	Instruction to occur in conjunction with other courses.	No	None

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Louisiana	Leg. resolution	Consumer credit	High school	Not specified beyond a "curriculum"	No	None
	State law	Free enterprise system	High school	One-semester course		
Maine	SEA guide	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Lessons, units, and course descriptions for students at all grade levels in a variety of disciplines.	No	SEA has listed consumer competencies as part of state competency program. Test items and implementation plan to be field-tested beginning Sept., 1979, with graduation requirement for 1981.
Maryland	Leg. resolution SEA guide	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Recommends infusing concepts into existing instruction.	No	None
Massachusetts	SEA assessment program	Personal finance	9 year olds and 17 year olds	Both written and "non-pencil and paper" assessment	Yes	May be included in state minimum competency program, especially in mathematics.
Michigan	Leg. resolution SEA guide	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	"as an integral part of the pre-kindergarten through adult curriculum."	No	Components of consumer education are incorporated into the Michigan Life Role Competencies.

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Minnesota	SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Interdisciplinary	No	None
Mississippi	State law SEA guide	Economics General consumer education Consumer's role in economic system	All students 1 - 12	To be part of social studies, or consumer home-making studies curriculum.	No	None
Missouri	SEA Basic Essential Skills Test program	Consumer decision-making Economics Personal finance Rights and responsibilities	The SEA recommends instruction begin in elementary school and continue in order to prepare students for taking the test in eighth grade. Failing students retake the test annually. The SEA suggests the instruction continue for all students through high school.	Included as part of existing courses of study and/or as separate courses at the option of LEA's.	Yes	It is the competency program.
Montana	Leg. resolution	Consumer economics Personal finance	Not specified	Not specified	Yes	Consumer skills and attitudes section as part of the Montana School Testing Service Program.

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Nebraska	SEA homemaking education		Home economics	Courses and parts of courses	No	None
Nevada	State law	Personal finance	Implied to be all students since "all" teachers must offer it.	Included in regular instruction	No	None
	SBE policy	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	"integral part of the educational program"	No	None
New Hampshire	SEA guide	Consumer decision-making Economics Personal finance Rights and responsibilities	Home economics	Three levels of sophistication outlined in guide.	No	None
New Jersey	State law SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12 with emphasis on home economics	Interdisciplinary and courses	No	None
New Mexico	SBE policy SEA guides	SEA guides: Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	As parts of other courses throughout schooling	Yes	A distinct component of state competency program is consumer economics education.

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
New York	SBE policy	Consumer decision-making Economics Personal finance Rights and responsibilities	Not specified	Multi-disciplinary with concentration in social studies, home economics, and business education.	No	Elements of consumer education appear in examinations for civics-citizenship, math, practical sciences and health.
North Carolina	State law	Free enterprise system	High school	Not specified	No	May become part of mandated competency testing program.
	SBE policy	Economics Personal finance	K - 12	Infused into social studies		
North Dakota	SEA guide	Personal finance Rights and responsibilities	Secondary	Lessons, objectives	No	None
Ohio	Leg. resolution SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Multi-disciplinary infused and separate courses	Yes (1972)	None
Oklahoma	State law SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Integrated into social studies, business education, and home economics.	No	None

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Oregon	SBE regulation SEA program	Consumer decision-making Economics Personal finance Rights and responsibilities	All high school graduates involved. In addition, there has been some effort in developing a program for elementary students.	A one-semester course is required for graduation. Also, students must demonstrate minimal competency in personal finance.	Yes	An integral part of the state program. No state developed test is used -- each LEA determines evaluation procedures.
Pennsylvania	SBE policy SEA guidelines	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	The policy requires a course be offered. The guidelines also suggest infusing consumer education into other courses for elementary and secondary students at the option of the LEA.		No
Rhode Island	Leg. resolution	Not specified	Secondary	Not specified	No	None
South Carolina	SBE goal and minimum standard	Consumer decision-making American economic system Personal finance	Primarily high school, with recent attention on elementary students.	One-semester course required for graduation (as of 1981)	No	None
South Dakota	SEA guide	Emphasis: Free enterprise Economics Includes: Consumer decision-making Personal finance Rights and responsibilities	Secondary	Suggested teaching activities	No	None

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
Tennessee	State law	Free enterprise Economics	High school	One-semester course in economics or "out-of-school experience through Junior Achievement" or "Distributive Education." Required for graduation.	No	None
Texas	State laws	Economics Personal finance Consumer decision-making	1 - 12	"unit study" interdisciplinary	No	None -- anticipated it will be included.
Utah	State law	Free enterprise	High school	Not specified	No	
	Leg. resolution	Free enterprise	High school	Course		
	SBE policy	Not specified beyond "consumer competency"	Graduates	Not specified		Part of required competencies that must be demonstrated by graduates.
Vermont	SEA guide	General consumer education	High school	Course	No	None
Virginia	SEA Task Force	General consumer education	Not specified	Not pecified	No	Will probably be a part of the mathematics competencies required for high school graduation.
Washington	SEA Vocational educational program	Consumer decision-making Personal finance	Primarily students in grades 6 - 8	One-semester course	No	None

III. POLICY/PROGRAM ANALYSIS: INSTRUCTION

State	Policy/Program	Content	Students	Format	Performance Studies	Relationship to Competency Program
West Virginia	SBE Policy	Consumer decision-making Economics Personal finance Rights and responsibilities	K - 12	Interdisciplinary program	No	None
Wisconsin	State law	Consumer decision-making Economics Personal finance Rights and responsibilities	High school	Either infused into courses or as a separate course.	No	None
Wyoming	SEA program	General consumer education	All students	Courses and parts of courses	No	One component of the minimal competencies program includes free enterprise education.

IV. Policy/Program Analysis: Related Issues

The chart in this section summarizes certification policies and teacher preparation in each of the states. (While inquiries were also made concerning funding sources of consumer education programs, such information was determined to be of little value, due to the difficulties most respondents had in isolating and quantifying the amounts and sources of financial support. Therefore, such information has been omitted.)

A notation in the "Certification Policy" column indicates that there is a special policy related to consumer education in the state. Almost every state has, as part of its "Consumer and Homemaking" or "Home Economics" certification requirement, required course work in consumer education. If it was not mentioned in the survey, a "No" appears in this column. However, some states analyzed as "No," based upon survey responses, actually do have requirements as part of Consumer and Homemaking certification. In addition, many states require course work in economics for social studies certification. Some such states are listed as "No" because the social studies requirement was not mentioned by SEA personnel. Therefore, when reviewing the certification policies, bear these warnings in mind. What has been attempted through this analysis is to detail any special certification requirements related to consumer education (for example, Alabama), rather than to analyze state homemaking and social studies requirements.

Alabama is the only state with an across-the-board requirement for all teachers. Its policy requires that all teachers have a one-semester course in economics, with emphasis on the free enterprise system and consumer economics. Teachers who are currently certified must engage in a program of professional development that emphasizes economics. In Oregon, all teachers certified after January 1, 1980, will be required to have received instruction

in consumer education as part of their preservice training. Arizona has a special certificate in "Consumer Education and Management." Four additional states have special requirements for teachers of required courses related to consumer education or courses entitled "consumer education."

"Teacher Preparation" lists inservice and preservice training activities, as reported to ECS. Much of the training occurs as part of general SEA Consumer and Homemaking and social studies programs.

IV. POLICY/PROGRAM ANALYSIS: RELATED ISSUES

State	Certification Policy	Teacher Preparation
Alabama	12/78 Every K-12 teacher required to complete one-semester course in economics with emphasis on free enterprise system and consumer economics.	State-wide workshop run by state social studies staff with an emphasis on economics. Teachers certified prior to 12/78 must engage in an inservice professional program emphasizing economics including free enterprise and consumer economics.
Alaska	No	None
Arizona	A special certificate for "consumer education and management" teachers within consumer and homemaking	The state universities have conducted special inservice workshops for teachers in cooperation with SEA.
Arkansas	No	SEA, in collaboration with universities (Centers for Economic Education), conducts workshops for teachers of all grades and subjects.
California	No	Preservice and inservice training is available through the SEA.
Colorado	No	Preservice in teacher education institutions.
Connecticut	No	SEA conducts inservice program each year throughout the state.
Delaware	No	Inservice programs have been offered by SEA, state university, and state division of consumer affairs.

State	Certification Policy	Teacher Preparation
District of Columbia	No	Incorporated into home economics, social studies, and math programs.
Florida	No	SEA has conducted state and regional workshops as well as developed and distributed inservice manuals.
Georgia		Workshop being conducted by LEA's with support from SEA in social studies, home economics, and "graduation requirement" staffs.
Hawaii	No	None
Idaho	Teachers of the required course must be certified in social studies, business or home economics, plus have 6 credits in coursework related to consumer education.	SEA has conducted inservice programs as part of interdisciplinary units.
Illinois	Any teacher who teaches a course that meets the requirement of the state law must have 3 hours in consumer education.	Sporadic programs are conducted by SEA.
Indiana	No	Through SEA, programs were held in the summer of 1978.
Iowa	No	Preservice for home economics and social studies. SEA has provided some inservice with emphasis on home economic teachers.
Kansas	No	Three hours of graduate credit offered by colleges in state, funded and directed by SEA.

IV. POLICY/PROGRAM ANALYSIS: RELATED ISSUES

State	Certification Policy	Teacher Preparation
Kentucky	No	SEA sponsors inservice workshops.
Louisiana	Teachers must be certified in social studies, business or distributive education to teach the course.	SEA conducts workshops on curriculum guide on free enterprise system.
Maine	No	SEA provides inservice programs.
Maryland	No	Many LEA's have conducted inservice programs.
Massachusetts	No	None
Michigan	No	SEA and universities have conducted a variety of programs, both inservice and preservice.
Minnesota	No	To be provided as part of SEA plan.
Mississippi	No	SEA provides inservice workshops through the social studies consultant.
Missouri	No	The SEA has conducted workshops as part of competency program.

IV. POLICY/PROGRAM ANALYSIS: RELATED ISSUES

State	Certification Policy	Teacher Preparation
Montana	No	SEA has done some inservice work.
Nebraska	No	The SEA provided 8 regional programs in which consumer education was a part.
Nevada	No	None, other than as integrated into social studies and home economics efforts.
New Hampshire	No	SEA and university conduct workshops
New Jersey	No	SEA sponsors workshops and an annual conference on consumer education.
New Mexico	No -- except for teachers of courses entitled consumer education or economics	SEA staff will conduct workshops in Spring, 1979, as part of competency program.
New York	No	SEA has conducted workshops that include consumer education as part of home economics, business, and social studies.
North Carolina	No	SEA conducts inservice workshops.
North Dakota	No	SEA and LEA's conduct workshops to accompany SEA curriculum guide.

IV. POLICY/PROGRAM ANALYSIS: RELATED ISSUES

State	Certification Policy	Teacher Preparation
Ohio	No	SEA conducts an annual conference and a number of workshops for all.
Oklahoma	No	SEA and universities conduct resource workshops.
Oregon	No (As of January 1, 1980, study of consumer education to be required of elementary and secondary teacher graduates.)	SEA conducts content and methodology workshops in cooperation with state, public, and private universities.
Pennsylvania	No	SEA has assisted intermediate units with conducting workshops.
Rhode Island	No	State universities and colleges have provided some training programs.
South Carolina	No	Provided as part of home economics preservice training by universities and SEA, in cooperation with Council on Economic Education, has provided workshops for approximately 30 - 35 districts.
South Dakota	No	None
Tennessee	No	None

IV. POLICY/PROGRAM ANALYSIS: RELATED ISSUES

State	Certification Policy	Teacher Preparation
Texas	No	SEA conducts inservice programs and universities are responsible for preservice efforts.
Utah	No	State universities have conducted workshops under the auspices of the SEA, funded by special legislative appropriation.
Vermont	No	The SEA Vocational Education staff has conducted a workshop.
Virginia	No	SEA has conducted workshops.
Washington	No	SEA and universities conduct workshops in consumer education as part of home economics and SEA has conducted economic education workshops.
West Virginia	No	SEA has conducted workshops.
Wisconsin	No	SEA has conducted workshops.
Wyoming	No	None other than as parts of home economics, business education, and social studies.

SECTION V: RESOURCES

The section contains a list of consumer education resources that were identified during the survey of state education agencies. It is divided into two parts. The first is a list of resource persons and/or consumer education contacts in each state. It consists mainly of the names of the individuals who completed the survey form. The second is a listing of materials that were enclosed with survey responses. Only those items which staff felt might be of assistance and were available in the summer of 1978 have been included. The list is not comprehensive; however, it does give a sense of what may be available from SEA's.

STATE
EDUCATION AGENCY
CONTACTS

Alabama

Steve Darby
Robert Glass
State Social Studies Specialists
Montgomery, Alabama 36109
205-832-5850

Alaska

Marshall L. Lind
Commissioner of Education
Juneau, Alaska 99811
907-465-2800

Arizona

Mrs. Clio S. Reinwald
Director, Consumer and Homemaking Education
Phoenix, Arizona 85007
602-271-5359

Arkansas

Phillip E. Powell
Coordinator of Economic, Environmental &
Conservation Education
Little Rock, Arkansas 72201
501-371-2061

California

M. Catherine Welsh, Chief
Bureau of Homemaking Education
Sacramento, California 95814
916-445-5077

Colorado

Dorothy A. Ortner
Asst. State Supervisor, Home Ec. Ed.
Denver, Colorado 80203
303-839-3163

Connecticut

Aylee W. Bishop
Consultant
Hartford, Connecticut
203-566-4723

Delaware

Donald R. Knouse
State Supervisor of Social Studies
Dover, Delaware 19901
302-678-4885

Florida

Dr. Steve Woolard
Social Studies Consultant
Tallahassee, Florida 32304
904-487-1636

Georgia

H. Titus Singletary, Jr.
Associate State Superintendent
for Instructional Services
Atlanta, Georgia 30334
404-656-2412

Hawaii

Mildred Higashi
Federal Education Science & Humanities
Honolulu, Hawaii 96804
808-548-5991

Illinois

Ann Pictor
Social Studies Consultant
Springfield, Illinois 62777
217-782-2826

Idaho

Orville Reddington
Coordinator, Curriculum
Boise, Idaho 83720
208-384-2165

Indiana

Dr. Paula W. Carter
Associate Superintendent
Indianapolis, Indiana 46204
317-633-5784

Iowa

Richard E. Gage
Consultant, Social Sciences
Des Moines, Iowa 50311
515-281-3517

Kansas

J. Clayton Stultz
Educ. Program Specialist:
Economic Education
Topeka, Kansas 66612
913-296-3916

Kentucky

Conley Manning
Director, Division of Program Development
Frankfort, Kentucky 40601
502-564-2106

Louisiana

Louis J. Nicolosi
Supervisor of Social Studies
Baton Rouge, Louisiana 70804
504-389-2471

Maine

Mrs. Jarvis Cross
Consultant, Consumer and Home
Economic Education
August, Maine 04333
207-289-3565

Maryland

Dr. Peggy S. Meszaros
State Specialist in Home Economics
Baltimore, Maryland 21240
301-796-8300, ext. 406

Massachusetts

Richard E. Crosson
Educational Specialist(Consumer Education)
Springfield, Massachusetts 01105
413-734-2167

Michigan

Dr. John Chapman
Social Studies Specialist
Lansing, Michigan 48909
517-373-1484

Mississippi

Miss Nancy I. Brown
Social Studies Consultant
Jackson, Mississippi 39205
601-354-6955

Missouri

Warren Solomon
Director of Curriculum Dissemination
Jefferson City, Missouri 65101
314-751-2625

Nebraska

Mary Lou Palmer, PH. D.
Program Evaluator
Lincoln, Nebraska 68510
402-471-2481

Nevada

Amy D. Heintz
Supervisor, Home Economics
Carson City, Nevada 89710
702-885-5700, ext. 255

New Hampshire

Sharon Glasscock
Home Economics Consultant
Concord, New Hampshire 03301
603-271-2160

New Jersey

Dr. William Wenzel
Trenton, New Jersey 08625
609-292-6340

New Mexico

Rose Marie Romero
State Supervisor, Home Economics
Santa Fe, New Mexico 87503
505-827-3151

North Carolina

John D. Ellington
Director, Division of Social Studies
Raleigh, North Carolina 27610
919-733-3829

North Dakota

Dr. Lynn M. Davidson
Director of Curriculum,
Department of Public Instruction
Bismarck, North Dakota 58505
701-224-2265

Oklahoma

Mrs. Mary Anderson
Business Education Specialist
Oklahoma City, Oklahoma 73105
405-521-3361

Oregon

Marian Kienzle
Specialist, Consumer Education
and Personal Finance
Salem, Oregon 97310
503-378-4326

Pennsylvania

Robert A. Wingert
Social Studies Advisor
Harrisburg, Pennsylvania 17126
717-787-6743

Rhode Island

Sandra Cooney
Providence, Rhode Island 02903
401-277-2000

South Carolina

Mrs. Joan B. Thompson
State Supervisor of Home Economics
Columbia, South Carolina 29201
803-758-2482

South Dakota

Dr. James O. Hansen
Assistant Superintendent,
Instructional Services Office
Pierre, South Dakota 57501
605-224-3315

Texas

Mrs. Elizabeth F. Smith
Director, Homemaking
Austin, Texas 78701
512-475-3818

Utah

Karen Stone
Specialist, Consumer and
Home Economic Education
Salt Lake City, Utah 84111
801-533-5371

Vermont

Donn McCafferty
Chief, Secondary Education
Montpelier, Vermont 05602
802-828-3111

Virginia

Dr. Callie P. Shingleton
Administrative Director for General Education
Richmond, Virginia 23216
804-786-4476

Washington

Nancy L. Johnson
Director, Home & Family Life Education
Olympia, Washington 98504
206-753-5670

West Virginia

Mrs. Lydia McCue
Curriculum Development Specialist, Social Studies
Charleston, West Virginia 25305
304-348-2685

Wisconsin

T. Elaine Staaland
Supervisor, Home Economics Education
Madison, Wisconsin 53705
6080266-2347

Wyoming

Ellen Mellott
Coordinator, Home Economics Education
Cheyenne, Wyoming 82002
307-777-7411

SEA MATERIALS

ARIZONA

Free Enterprise Syllabus

ARKANSAS

Practical Education Program

CALIFORNIA

Consumer Education:
Kindergarten through Fourteen

Curriculum Models for Consumer and Homemaking Education

DELAWARE

Suggested Approaches for Instruction in Consumer Education

Consumer Product Safety

The Consumer and the Economic System

FLORIDA

Teacher Education Module 1-4

GEORGIA

Consumer Education:
A Resource Guide for Georgia Schools

HAWAII

Teacher's Guide:
Mini-course on Consumer Education

Hawaii Consumer Education Continuum

IDAHO

Consumer Economics Guide

ILLINOIS

Consumer Education in Illinois Schools

Guidelines for Consumer Education

A Resource Guide of Selected Consumer Education Materials for Grades K-8

INDIANA

Consumer and Economic Education Guidelines

IOWA

A Guide for Teaching Management and Consumer Education

Consumer Education / Consumer Economics

KANSAS

Consumer Economics Test Series

KENTUCKY

Guidelines for Consumer Education in Kentucky Schools: Grades K-12

LOUISIANA

Free Enterprise System:
A Course of Study

MAINE

Consumer and Economics Education Guide

Nutrition Consumer Education For Young Children

MARYLAND

A Plan To Intergrate Consumer Concepts Into The Public Schools Of Maryland

NEBRASKA

Survival Economics:
A Consumer Education Television Series

NEVADA

Consumer Education

NEW HAMPSHIRE

Consumerism and Management

NEW YORK

The Consumer Looks At His Automobile Insurance

Education And The Consumer

The New Approach To Consumer Education

Consumer Education Using The Full Team

NORTH CAROLINA

Family Economics and Consumer Education

NORTH DAKOTA

A Course Outline For Consumer Education

OHIO

Consumer Education:
Curriculum Guide For Ohio
Grades K-12

OKLAHOMA

Consumer Education Curriculum Guide

OREGON

Personal Finance Education Guide

PENNSYLVANIA

Consumer Education in the Secondary Curriculum

SOUTH CAROLINA

Consumer and Homemaking Education

TEXAS

Consumer Education:
Specialized Course

Consumer Education:
Part One and Part Two

WASHINGTON

Economics Education for Washington Schools

WASHINGTON D.C.

Guidelines for Teaching Personal and Family Management

WISCONSIN

Consumer Education for Senior High Schools